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BULLETIN

To: Compliance Officer

Life Insurers
Health Insurers
Health Maintenance Organizations
Nonprofit Health Service Plans
Fraternal Benefit Societies
Dental Plan Organizations
Third Party Administrators

Re: Producer Enrollment Forms

Date: November 14, 2001

Bulletin No: Life and Health 01-15

The purpose of this bulletin is to provide information in response to questions concerning the use of a Producer Enrollment Form and whether the form requires approval before use in the State.

A Producer Enrollment Form is a form developed by a producer or third party administrator for an employer sponsored benefit package and used in the group life/health market to enroll employees in insurance or HMO coverage.

All life, health and HMO application forms used in Maryland are required to be approved by this Administration prior to use. However, a *Producer Enrollment Form* is not an application form if all the following are satisfied:

1. The form is not part of the group contract;
2. The coverage in which the employee enrolls is guaranteed issue only;
3. The form is not used for medical underwriting purposes; and

4. The following statement is clearly visible on the form: "THIS IS NOT AN APPLICATION FOR INSURANCE"

If all four criteria are satisfied, a producer enrollment form need not be filed and is not required to be approved before use in Maryland.

If the *Producer Enrollment Form* is used to enroll employees in HMO coverage, the form is subject to Health-General Article, §19-705.1(d)(4)(ii), Annotated Code of Maryland, which requires the following statement to appear in bold type on every enrollment card:

"If you have any questions concerning the benefits and services that are provided by or excluded under this agreement, please contact a membership services representative before signing this enrollment card."

If you have any questions on this matter, please call (410) 468-2170 and mention this bulletin by bulletin number.

Wendy J. Taparanskas, Ph.D.
Associate Commissioner
Life and Health